

Quick Tips for Preventing Water Damage

Water damage can result in the loss of valuables and disrupt your life. A study by the Institute for Business & Home Safety (IBHS) identified 10 areas where proper maintenance can help a homeowner avoid experiencing such a loss.

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Toilets



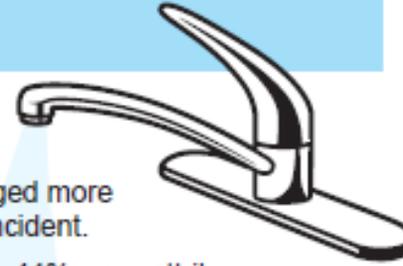
Risk Factors:

- Water damage from toilets costs \$2,000 to \$10,000 per incident.
- 78% of incidents were caused by faulty supply lines, toilet flanges, fill valve assemblies or toilets that backed up and overflowed.

LOSS PREVENTION AND MAINTENANCE TIPS:

- After flushing, remain in or near the bathroom until the fill valve has finished refilling the bowl.
- If the bowl or tank begins to overflow, turn off the water at the supply valve.
- Inspect the flushing mechanism inside the toilet every six months.
- The fill valve should shut off when the float reaches the proper water level.
- Replace the flapper or fill valve assembly if you notice intermittent or constant tank refilling when the toilet is not in use.
- Inspect the supply line every six months.
- Ensure the connection to the valve is secure.
- Operate the valve to make sure the water supply will shut off. Replace if needed.

Sinks



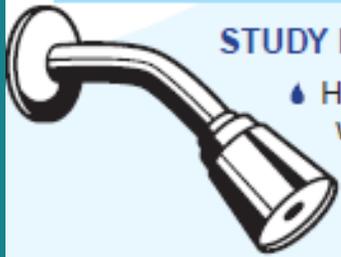
STUDY FACTS:

- Water damage from a sink averaged more than \$7,000 per incident.
- Of these incidents, 44% were attributed to faulty plumbing supply lines.

LOSS PREVENTION AND MAINTENANCE TIPS:

- Inspect plumbing beneath sinks every six months.
- Ensure connections are secure and there is no evidence of corrosion on the pipes.
- Look for kinks in copper or plastic pipes. These could lead to pinhole leaks over time.
- Locate the water shut-off valve.
- Inspect the valve every six months to make sure the water supply will shut off. Replace the valve if needed.

Shower Stalls



STUDY FACTS:

- Homes more than 20 years old were 37% more likely to have water damage involving a shower.
- More than half of the shower stall water damage incidents involved a faulty shower pan.

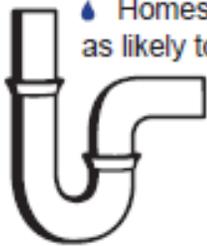
LOSS PREVENTION AND MAINTENANCE

TIPS:

- Inspect tile and grout every six months, paying attention to loose or cracked tiles and cracked or crumbling grout lines. Repair as needed.
- Test the shower pan annually:
 - Block the floor drain.
 - Fill the shower stall with approximately one inch of water

Plumbing Supply & Drain Systems

STUDY FACTS:



- Homes 30 years old were three times as likely to have a plumbing supply or drain problem.
- Homes in the South, where plumbing is usually beneath the slab, were twice as likely as their northern neighbors to have supply system problems.

LOSS PREVENTION AND MAINTENANCE

TIPS:

- Visually inspect plumbing pipes annually, look for condensation around the pipes or an obvious leak and corrosion.
- Pay attention to your water bill. A significant increase could indicate a leak.
- Call a plumber at the first signs of rust-colored water, backed-up toilets or sinks and cracked or warped flooring.
- Insulate pipes in attics, basements and exposed exterior pipes to avoid freezing.
- During periods of freezing weather, open cabinet doors to expose pipes to warm air.
- Disconnect garden hoses when freeze warnings are issued.

Refrigerator Icemakers

STUDY FACTS:

- 73% of losses involving an icemaker were caused by the failure of the supply line hose.
- 10% of incidents involved new refrigerators and were linked to improper installation.

LOSS PREVENTION AND MAINTENANCE TIPS:

- Proper installation of the icemaker supply line hose is important to avoiding water damage.
- Tightly connect the hose to the valve. Avoid over-tightening.
- Inspect the hose every six months. Ensure the valve connection is secure and check for kinks.
- If kinks are present, replace the hose.
- Leave a 3- to 4-inch space between the back of the refrigerator and the wall to prevent the hose from crimping.
- When pulling the refrigerator out for cleaning or service, avoid getting the hose caught beneath the wheel.
- Locate the water shut-off valve.
- Inspect the valve every six months to make sure the water supply will shut off. Replace the valve if needed.